

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioner for Patents
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Customer No. 27614
Confirmation No. 5045

Examiner: Clement B. Graham
Art Unit: 3691

Re: Our file: 97171-00006
Applicant: Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan
Serial No.: 10/046,945
Filed: 01/14/2002
For: Automated Loan Risk Assessment System and Method

Sir:

Enclosed for filing in the United States Patent and Trademark Office is the following:

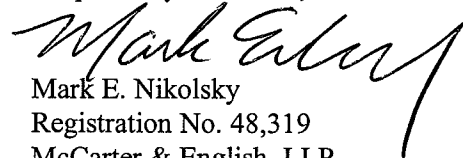
1. Notice of Appeal (1 page)
2. Petition for Extension of Time (1 page)
3. Transmittal Sheet (1 page)

CONDITIONAL PETITION

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefor. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, **Account No. 503571**.

10/27/2010
Date

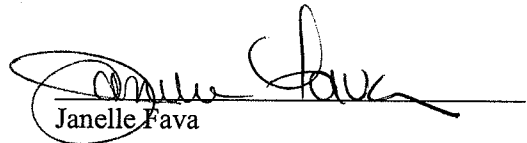
Respectfully submitted,



Mark E. Nikolsky
Registration No. 48,319
McCarter & English, LLP
Four Gateway Center
100 Mulberry Street
Newark, NJ 07102
Tel: (973) 639-6987
Fax: (973) 297-6624

CERTIFICATE OF ELECTRONIC FILING

I hereby certify that this correspondence is being electronically filed with the United States Patent and Trademark Office (via EFS-Web) on 10/27/2010.



Janelle Fava